

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3691  
PATENT  
Attorney Docket No. 11360.0189-00000**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Edward G. MCLAUGHLIN et al. ) Group Art Unit: 3691  
Application No.: 09/277,189 ) Examiner: Poinvil, Frantzy  
Filed: March 26, 1999 )  
For: ELECTRONIC BILL ) Confirmation No.: 3185  
PRESENTATION AND PAYMENT )  
METHOD AND SYSTEM )

**Mail Stop: AF**

Commissioner for Patents  
P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

**REPLY TO FINAL OFFICE ACTION**

In reply to the Final Office Action mailed July 8, 2011, the period of response to which having been extended to October 11, 2011 (October 8, 2011, be a Saturday and Octobert 10, 2011, being a Federal holiday), and pursuant to 37 C.F.R. § 1.116, Applicant proposes that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendments section of this paper.